Case 15-13672 Doc 1 Filed 04/17/15 Entered 04/17/15 07:38:19 Desc Main Page 1 of 49 **B1** (Official Form 1) (4/13) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle): Muhammad, Charity T. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): fka Charity T. Wilhoite Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 1251 (if more than one, state all): Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): (No. & Street, City, and State): 6148 S. Maplewood Apt#2 ZIPCODE ZIPCODE Chicago, IL 60629 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which the Petition is Filed Type of Debtor (Form of organization) (Check one box.) (Check one box) (Check one box.) Chapter 7 ☐ Chapter 15 Petition for Recognition Health Care Business Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined Chapter 11 See Exhibit D on page 2 of this form. Chapter 15 Petition for Recognition in 11 U.S.C. § 101 (51B) Chapter 12 of a Foreign Nonmain Proceeding Corporation (includes LLC and LLP) Railroad Chapter 13 Partnership Stockbroker Nature of Debts (Check one box) Other (if debtor is not one of the above Commodity Broker Debts are primarily consumer debts, defined Debts are primarily entities, check this box and state type of in 11 U.S.C. § 101(8) as "incurred by an business debts. entity below Clearing Bank individual primarily for a personal, family, Other or household purpose" **Chapter 15 Debtors** Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Country of debtor's center of main interests: Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). Each country in which a foreign proceeding by, under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). regarding, or against debtor is pending: Code (the Internal Revenue Code). Check if: Filing Fee (Check one box) Debtor's aggregate noncontingent liquidated debts (excluding debts Full Filing Fee attached owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Acceptances of the plan were solicited prepetition from one or more attach signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 25,001 \boxtimes 1.000 5 001-10 001-50.001-Over 1-49 50-99 100-199 200-999 10,000 50,000 100.000 25,000 100,000

\$50,000,001

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to \$500

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to \$500

\$10,000,001

\$10,000,001

to \$50

million

to \$50

Estimated Assets

Estimated Liabilities

\$0 to

\$0 to

\$50,000

\$50,000

\$50,001 to

\$100,000

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Voluntary Petition	Name of Debtor(s):		
(This page must be completed and filed in every case)	Charity T. Muh	ammad	
All Prior Bankruptcy Cases Filed Within Last 8 Yo	ears (If more than two, as	tach additional sheet)	
Location Where Filed:	Case Number:	Date Filed:	
NONE	Core Namelous	Data Ellad	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If mor	re than one, attach additional sheet)	
Name of Debtor:	Case Number:	Date Filed:	
NONE District:	Relationship:	Judge:	
District.	Relationship.	Juage.	
Exhibit A		Exhibit B	
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange		be completed if debtor is an individual se debts are primarily consumer debts)	
Commission pursuant to Section 13 or 15(d) of the Securities		named in the foregoing petition, declar	re that I
Exchange Act of 1934 and is requesting relief under Chapter 11)	have informed the petitioner th	at [he or she] may proceed under chapte	er 7, 11, 12
	or 13 of title 11, United States	Code, and have explained the relief ava	ilable under
	each such chapter. I further cer	tify that I have delivered to the debtor t	he notice
	required by 11 U.S.C. §342(b)		
Exhibit A is attached and made a part of this petition	X /s/ Richard S.	Bass	04/16/2015
	Signature of Attorney for Debto		Date
	Exhibit C		
Does the debtor own or have possession of any property that poses or is alleg or safety?	ged to pose a threat of imminent an	d identifiable harm to public health	
Yes, and exhibit C is attached and made a part of this petition. No			
	Exhibit D		
(To be completed by every individual debtor. If a joint petition is filed, each		a separate Exhibit D.)	
Exhibit D, completed and signed by the debtor, is attached and made	e part of this petition		
If this is a joint petition:	part of this petition.		
Exhibit D also completed and signed by the joint debtor is attached a	and made a part of this petition.		
	Regarding the Debtor - Venue		
l <u></u>	k any applicable box)		
Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such 180 days the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of this petition or for a longer part of such as the date of the dat		strict for 180 days immediately	
There is a bankruptcy case concerning debtor's affiliate, general partner,	or partnership pending in this Dist	rict.	
Debtor is a debtor in a foreign proceeding and has its principal place of t			
principal place of business or assets in the United States but is a defenda the interests of the parties will be served in regard to the relief sought in	1 0.	eral or state court] in this District, or	
	Resides as a Tenant of Residen	tial Property	
·	applicable boxes.)	tial I Topcity	
Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, com	plete the following.)	
	(Name of landlord that	obtained judgment)	
	(Address of landlord)		
☐ Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		-	
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due d	uring the 30-day	
☐ Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(l)).		

Case 15-13672 Doc 1 Filed 04/17/15 Entered 04/17/15 07:38:19 Desc Main B1 (Official Form 1) (4/13) Document Page 3 of 49 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Charity T. Muhammad **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 signs the petition] I have obtained and read the notice required by are attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the Code, specified in this petition. order granting recognition of the foreign main proceeding is attached. X /s/ Charity T. Muhammad Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) 04/16/2015 Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer X /s/ Richard S. Bass I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Richard S. Bass 6189009 and the notices and information required under 11 U.S.C. \$\$ 110(b), 110 (h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \$ 110(h) setting a maximum fee for services Printed Name of Attorney for Debtor(s) Law Office of Richard S. Bass LTD bankruptcy petition preparers, I have given the debtor notice of the Firm Name maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. 2021 Midwest Road Suite #200 Oak Brook, IL 60523 Printed Name and title, if any, of Bankruptcy Petition Preparer 630-953-8655 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, *04/16/2015* responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional

Title of Authorized Individual

Date

sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title

II and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306) Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

FORM B6A (Official Form 6A) (15-13672 Doc 1 Filed 04/17/15 Entered 04/17/15 07:38:19 Desc Main Document Page 6 of 49

In re Charity T. Muhammad	Case No.
Debtor(s)	(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband Wife\ Joint Community	J Secured Claim or	Amount of Secured Claim
None			None

(Report also on Summary of Schedules.)

No continuation sheets attached

0.00

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In re Charity T. Muhammad	. Case No.	
Debtor(s)	_,	(if knowr

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		Husband- Wife- Joint- Community-	W J	in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash Location: In debtor's possession		J	\$200.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Acct: Bank of America Location: In debtor's possession		J	\$200.00
		Checking Acct: CTA Credit Union Location: In debtor's possession		J	\$300.00
Security deposits with public utilities, telephone companies, landlords, and others.	X				
Household goods and furnishings, including audio, video, and computer equipment.		Misc used household goods & furnishings Location: In debtor's possession		J	\$1,000.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 		Misc used personal items Location: In debtor's possession		J	\$100.00
6. Wearing apparel.		Misc used personal clothing Location: In debtor's possession		J	\$300.00
7. Furs and jewelry.	x				
Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				

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In re Charity T. Muhammad	Case No.
Debtor(s)	(if knov

SCHEDULE B-PERSONAL PROPERTY

		(Gontinuation Greet)			
Type of Property	N o n e		usband- Wife- Joint- munity-	-W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).) 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X	401K Employer Pension Retirement lan Account Location: In debtor's possession			Unknown
Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
Interests in partnerships or joint ventures. Itemize.	X				
Covernment and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.	X				

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In re Charity T. Muhammad	. Case No.
Debtor(s)	(if known

SCHEDULE B-PERSONAL PROPERTY

-		, , ,			
Type of Property	N o n		bandl Wife' Joint	-W -J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		Comir	unity	·C	•
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

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In re	O N	
Charity T. Muhammad	Case No.	
Debtor(s)	,	(if known

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: Check if debtor claims a homestead exemption that exceeds \$155,675.*

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
Checking Acct: Bank of America	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
Checking Acct: CTA Credit Union	735 ILCS 5/12-1001(b)	\$ 300.00	\$ 300.00
Misc used household goods & furnishings	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00
Misc used personal items	735 ILCS 5/12-1001(a)	\$ 100.00	\$ 100.00
Misc used personal clothing	735 ILCS 5/12-1001(a)	\$ 300.00	\$ 300.00
401K Employer Pension Retirement lan Account	735 ILCS 5/12-1006	\$ 0.00	Unknown
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^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07)

In reCharity T. Muhammad	,	Case No.	
Deb	otor(s)	_	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	of Lien	and I f Prop	as Incurred, Nature Description and Market Derty Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If A	
Account No:										
Account No:		Value								
No continuation sheets attached		Value			Subto		ige)	\$ 0.00 \$ 0.00		0.0

(Report also on Summary of Schedules.)

(ii applicable, report also of Statistical Summary of Certain Liabilities and Related Data) B6E (Official Form 6E) (04/17/15 Doc 1 Filed 04/17/15 Entered 04/17/15 07:38:19 Desc Main Document Page 12 of 49

In re Charity T. Muhammad

Debtor(s)

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E

entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily

in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Charity T. Muhammad	 , Ca	ise No.
Debtor(s)		(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: Taxes and Certain Other Debts Owed to Governmental Units

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	w	Date Claim was Incurred and Consideration for Claim HusbandWifeJointCommunity	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: Creditor # : 1 Internal Revenue Service Centralized Insolvency Operat PO BOX 7346 Philadelphia PA 19101-7346		J	2011 Arrearage on Federal Income To	эx			\$ 5,000.00	\$ 5,000.00	\$ 0.00
Account No: Creditor # : 2 Internal Revenue Service Centralized Insolvency Operat PO BOX 7346 Philadelphia PA 19101-7346		J	2008 Arrearage on Federal Income To	ax			\$ 1,700.00	\$ 1,700.00	\$ 0.00
Account No:									
Account No:									
Account No:									
Sheet No. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority		ain	(Use only on last page of the completed Schedule E. Report	this To t tota	pa t al	ge) \$ so	6,700.00	6,700.00	0.00
			on Summary of S (Use only on last page of the completed Schedule E. If ay report also on the Statistical Summary of Certain Liabi	To t	tal abl	\$		6,700.00	0.00

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In re Charity T. Muhammad	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W' JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife loint Community	Contingent	Unliquidated	Disputed	
Account No:		J	2009-2014				\$ 2.00
Creditor # : 1 ACL Laboratories Attn: Patient Accts 8901 W Lincoln Ave Milwaukee WI 53227			Medical Bills				
Account No:			2015				\$ 193.00
Creditor # : 2 Advocate Christ Medical Center RE High Technology MRI 4440 West 95th Street Oak Lawn IL 60453			Medical Bills				
Account No:		J	2009-2014				\$ 109.00
Creditor # : 3 Advocate Christ Medical Center Attn: Patient Accts 4440 West 95th Street Oak Lawn IL 60453			Medical Bills				
10 continuation sheets attached				Sub	tota	1\$	\$ 304.00

Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

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In re <i>Charity</i>	T .	Muhammad
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Debtor(s)

Case	No.
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(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Nife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7961		J	2009-2014				\$ 75.00
Creditor # : 4 Advocate Christ Medical Center Attn: Patient Accts 4440 West 95th Street Oak Lawn IL 60453			Medical Bills				
Account No:			2014				\$ 0.00
Creditor # : 5 Advocate Christ Medical Center RE Consultants Pathology 4440 West 95th Street Oak Lawn IL 60453			Notice				7 - 100
Account No: 7614		J	2009-2014				\$ 421.00
Creditor # : 6 Advocate Christ Medical Center Attn: Patient Accts 4440 West 95th Street Oak Lawn IL 60453			Medical Bills				
Account No: 2482		J	2009-2014				\$ 629.00
Creditor # : 7 Advocate Medical Group Attn: Patient Accts PO Box 92523 Chicago IL 60675-2523			Medical Bills				
Account No: 9322		J	2009-2014				\$ 6.00
Creditor # : 8 Affiliated Radiologists, SC Attn: Patient Accts Dept. 4104 Carol Stream IL 60122-4104			Medical Bills				
Sheet No. 1 of 10 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ched t	o Sc	hedule of (Use only on last page of the completed Schedule F. Report		Γota	1\$	\$ 1,131.00

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In re	Charity	T .	Muhammad
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Debtor(s)

Case	Nο

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Justin Husband Wife Joint Join	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9205		W	2009-2014				\$ 2,983.00
Creditor # : 9 AT&T Attn: Collections PO BOX 5080 Carol Stream IL 60197-5080			Cellular Telephone				
Account No:			1014				\$ 14,986.00
Creditor # : 10 Chase Auto Finance National Bankruptcy Dept PO Box 901076 Fort Worth TX 76101-2076			Deficiency on auto				, ==,===
Account No: 8304		J	2009-2014				\$ 433.00
Creditor # : 11 Comcast Attn: Bankruptcy Dept 1711 E. Wilson St Batavia IL 60510-1470			Cable Television				
Account No: 8994			2015				\$ 51.00
Creditor # : 12 Consultants Pathology Re Patient Accts			Medical Bills				
Account No: 1569		J	2009-2014				\$ 854.00
Creditor # : 13 Convergent Oursourcing Inc RE: Chase Bank 10750 Hammerly Blvd #200 Houston TX 77043			Collection				7 33 3000
Sheet No. 2 of 10 continuation sheets at Creditors Holding Unsecured Nonpriority Claims	ached t	o Sc	hedule of	Subt	otal Tota	·. ⊢	\$ 19,307.00

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In re <i>Charity</i>	T .	Muhammad
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Debtor(s)

Case	No.
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(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ		s Incurred, ation for Claim. Dject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7211 Creditor # : 14 Credit Acceptance Corp Attn Bankruptcy Dept 25505 W. 12 Mile Road #3000 Southfield MI 48034		J	2009-2014 Deficiency of	n Automobile				\$ 9,052.00
Account No: 9941 Creditor # : 15 Devon Financial Service Attn: Bankruptcy Dept 3702 W. Sauk Trail Road Richton Park IL 60471		J	2009-2014 Loan					\$ 64.00
Account No: 6860 Creditor # : 16 Enterprise Rent A Car Attn: Loss Prevention Dpt PO BOX 405738 Atlanta GA 30384-5700		J	2009-2014 Collection					\$ 605.00
Account No: 6893 Creditor # : 17 First Progress Card RE Collection Dept PO Box 84010 Columbus GA 31908-4010			2015 Credit Accoun	nt				\$ 500.00
Account No: Creditor # : 18 Harris & Harris LTD RE: Advocate Christ Med Ctr 222 Merchandise Mart, #1900 Chicago IL 60654		J	2009-2014 Notice to Co.	llector				\$ 0.00
Sheet No. 3 of 10 continuation sheets att Creditors Holding Unsecured Nonpriority Claims	ached t	o So	(Use only on last	page of the completed Schedule F. Report a le, on the Statistical Summary of Certain Lia	also on Sum	ota	y of	\$ 10,221.00

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In re	Chari	tу	T .	Muhammad
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Debtor(s)

Case	No.
Casc	I NO.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Justin Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 8365 Creditor # : 19 Health Lab (Central DuPage H) Attn: Patient Accts 25 N. Winfield Rd Winfield IL 60190-1295		J	2009-2014 Medical Bills				\$ 9.00
Account No: 8365 Creditor # : 20 Health Lab. Attn: Patient Accts 25 N. Winfield Rd Winfield IL 60190			2014-15 Medical Bills				\$ 9.00
Account No: Creditor # : 21 High Technology Inc Attn: Patient Accts		J	2009-2014 Medical Bills				\$ 193.00
Account No: 1377 Creditor # : 22 Little Company Mary Hospital Attn: Patient Accts 2800 W. 95th Street Evergreen Park IL 60805		J	2009-2014 Medical Bills				\$ 793.00
Account No: 5651 Creditor # : 23 Little Company Mary Hospital Attn Patient Accts 2800 W. 95th St Evergreen Park IL 60805			2014-15 Medical Bills				\$ 1,093.00
Sheet No. <u>4</u> of <u>10 continuation sheets attacted to the continuation of the continuation sheets attacted to the continuation of the continuation </u>	ched t	o Sc	hedule of (Use only on last page of the completed Schedule Schedules and, if applicable, on the Statistical Summary of	F. Report also on Su	Tot a	al \$ ry of	\$ 2,097.00

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In re <i>Charity</i>	T .	Muhammad
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Debtor(s)

Case	No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 4465 Creditor # : 24 M3 Financial Services RE: St. Bernard Hosp PO BOX 7230 Westchester IL 60154	Co-Debtor	W' JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community 2009-2014 Collection on Medical Bills	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5612 Creditor # : 25 Marsha E Gorens MD Attn: Patient Accts PO BOX 2154 Bedford Park IL 60499-2154		J	2009-2014 Medical Bills				\$ 3,858.00
Account No: 1560 Creditor # : 26 MCGrath Clinic S.C. Attn: Patient Accts 14400 S John Humphrey Dr #200 Orland Park IL 60462-2638		J	2009-2014 Medical Bills				\$ 25.00
Account No: Creditor # : 27 Midwest Diagnostic Pathology Attn: Patient Accts 75 Remittance Dr, #3070 Chicago IL 60675-3070		J	2009-2014 Medical Bills				\$ 2.00
Account No: 628E Creditor # : 28 Northwestern Medical Group Attn: Patient Accts 26609 Network Place Chicago IL 60673-1266		J	2009-2014 Medical Bills				\$ 28.00
Sheet No. 5 of 10 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	ched t	o So	hedule of (Use only on last page of the completed Schedule F. Report Schedules and, if applicable, on the Statistical Summary of Certain Li	also on Sur	Tota nma	al \$ ry of	\$ 3,957.00

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In re	Charity	T.	Muhammad
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Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so Statusband Vife Dint Ommunity	e. Contingent	Lotebiniplati	Disputed	Amount of Claim
Account No: 7614 Creditor # : 29 Oaklawn Radiology Imaging		J	2009-2014 Medical Bills				\$ 85.00
Consult Attn: Patient Accts 37241 Eagle Way Chicago IL 60678-1372							
Account No: 7749		J	2009-2014				\$ 1,127.00
Creditor # : 30 Peoples Gas Attn Special Projects- 130 E. Randolph St Chicago IL 60601-000			Utility Bills Acct No 5 5000 4791 7749				
Account No: 9422		J	2009-2014				\$ 106.00
Creditor # : 31 Piyush C Buch MD & Assoc Attn: Patient Accts 7480 W College Dr #203 Palos Heights IL 60463-1195			Medical Bills				
Account No: 0645		J	2009-2014				\$ 905.00
Creditor # : 32 Portfolio Recovery Associates RE: Holy Cross Hosp PO BOX 12914 Norfolk VA 23541			Collection on Medical Bills	5			
Account No:			2009-2014				\$ 16.00
Creditor # : 33 Preferred Open MRI Attn: Patient Accts 4200 W. 63rd St Chicago IL 60629			Medical Bills				
Sheet No. 6 of 10 continuation sheets atta	ached t	o Sc	nedule of	Sul	otota	al \$	\$ 2,239.00

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B6F (Official Form 6F) (12/07) - Cont.

In re <i>Charity</i>	T .	Muhammad
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Debtor(s)

Case	Nο

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W' JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1226 Creditor # : 34 Reflections of Health Integrative Care Ctr Attn: Patient Accts 6640 S Cicero Ave #202 Chicago IL 60638-5836		J	2009-2014 Medical Bills				\$ 48.0 0
Account No: 8175 Creditor # : 35 Rush University Med Center Attn: Patient Accts 1700 W. Van Buren St #161 TOB Chicago IL 60612		J	2009-2014 Medical Bills				\$ 4,876.00
Account No: 9887 Creditor # : 36 Rush University Med Group Attn: Patient Accts 75 Remittance Dr, Dept 1611 Chicago IL 60675-1611			2014-15 Notice				\$ 0.00
Account No: 2002 Creditor # : 37 Rush-Prebryterian Hospital Attn Patient Accts PO Box 73952 Chicago IL 60673-7952			2014-15 Medical Bills				\$ 181.00
Account No: 1725 Creditor # : 38 Rush-Prebryterian Hospital Attn Patient Accts PO Box 73952 Chicago IL 60673-7952			2015 Medical Bills				\$ 16.00
Sheet No. 7 of 10 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	ched t	o Sc	hedule of (Use only on last page of the completed Schedule F. Report a Schedules and, if applicable, on the Statistical Summary of Certain Lia	also on Sur	Γota nmai	nl \$ ry of	\$ 5,121.00

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In re <i>Charity</i>	T .	Muhammad
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Debtor(s)

Case No.__

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so St Husband Nife oint Community	ate.	Contingent	Unilduldated	Disputed	Amount of Claim
Account No: 8120			2014-15					\$ 16.00
Creditor # : 39 Rush-Prebryterian Hospital Attn Patient Accts PO Box 73952 Chicago IL 60673-7952			Medical Bills					
Account No: 9469		J	2009-2014				-	\$ 752.00
Creditor # : 40 Sprint Attn: Bankruptcy Dept PO BOX 660092 Dallas TX 75266-0092			Cellular Telephone					, 1
Account No: 7884		J	2009-2014					\$ 984.00
Creditor # : 41 Tate & Kirlin Associates RE: Applied Bank 2810 Southamption Road Philadelphia PA 19134			Collection					
Account No: 4403		J	2009-2014					\$ 623.00
Creditor # : 42 T-Mobile Attn Collection Dept PO Box 742596 Cincinnati OH 45374-2596			Cellular Telephone					
Account No: 7105		J	2009-2014					\$ 75.00
Creditor # : 43 United Recovery Service LLC RE: Advocate Health Ctr 18525 Torrence Ave #C-6 Lansing IL 60438			Collection on Medical Bill	ls				
Sheet No. 8 of 10 continuation sheets at Creditors Holding Unsecured Nonpriority Claims	ached t	o Sc	hedule of	Su	ıbtot To	al tal	". ⊢	\$ 2,450.00

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ln	re	Charity	T.	Muhammad
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Debtor(s)

Case	No.
Casc	I NO.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so Justian Vife bint community	State.	Unliquidated	Disputed	Amount of Claim
Account No: 9775 Creditor # : 44 United Recovery Service LLC RE: Advocate Health Ctr 18525 Torrence Ave #C-6 Lansing IL 60438		J	2009-2014 Collection on Medical Bi	11s			\$ 64.00
Account No: 8059 Creditor # : 45 University Anesthesiologists Attn: Patient Accts PO BOX 128 Glenview IL 60025-0128		J	2009-2014 Medical Bills				\$ 92.00
Account No: 8639 Creditor # : 46 US Cellular Attn: Collection-Bankruptcy Dp PO Box 0203 Palatine IL 60055-0203		J	2009-2014 Cellular Telephone				\$ 544.00
Account No: 7864 Creditor # : 47 Verizon Wireless Attn: National Recovery Dept PO BOX 1850 Folsom CA 95630			2015 Notice				\$ 0.00
Account No: 7864 Creditor # : 48 Verizon Wireless Attn: Bankruptcy Dept 26935 Northwestern Hwy #100 Southfield MI 48033			2014 Unsecured				\$ 2,923.00
Sheet No. 9 of 10 continuation sheets attactoreditors Holding Unsecured Nonpriority Claims	ched t	o So	hedule of (Use only on last page of the completed solved solved) Schedules and, if applicable, on the Statistical Sur	Suk Schedule F. Report also on Si mmary of Certain Liabilities ar	Tot	al \$ ry of	\$ 3,623.00

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B6F (Official Form 6F) (12/07) - Cont.

In re Charity T. Muhammad	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3329		J	2009-2014				\$ 80.00
Creditor # : 49 Womens Healthcare of IL Attn: Patient Accts 9730 S Western Ave #100 Evergreen Park IL 60805			Medical Bills				
Account No:							
Account No:							
Account No:							
Account No:							
Sheet No. 10 of 10 continuation sheets att Creditors Holding Unsecured Nonpriority Claims	tached t	to So	Chedule of (Use only on last page of the completed Schedule F. Report a Schedules and, if applicable, on the Statistical Summary of Certain Lia	lso on Sur	Tota nma	al \$ ry of	\$ 80.00 \$ 50,530.00

BGG (Official Form 6 ASP) 15-13672	Doc 1	Filed 04/17/15	Entered 04/17/15 07:38:19	Desc Main
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nre <i>Charity T.</i>	Muhammad	/ Debtor	Case No.	
-				(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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nre Charity T. Muhammad	/ Debtor	Case No.	
		·-	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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Fill in this information to identify	your case:				
Debtor 1 Charity T. Muhamma	d				
First Name Debtor 2	Middle Name	Last Name			
(Spouse, if filing) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:	NORTHERNDistrict o	of ILLINOIS			
Case number				Check if	this is:
(=	nended filing
					plement showing post-petition er 13 income as of the following date:
Official Form B 6I					D/YYYY
Schedule I: You	ır Income				12/13
supplying correct information. If yo	ou are married and not fili use is not filing with you, o top of any additional pag	ng jointly, and yo do not include inf	ur spouse ormation	e is living with about your spo	or 2), both are equally responsible for you, include information about your spouse buse. If more space is needed, attach a known). Answer every question.
Fill in your employment information.		Debtor 1			Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employ	ed		Employed Not employed
Include part-time, seasonal, or self-employed work.		Sales			Asst Manager
Occupation may Include student or homemaker, if it applies.	Occupation	Odics			7 took Managor
7 11	Employer's name	AT&T Phone			Burlington Coat Factory
	Employer's address	3401 S. Weste	ern		
	, ,,	Number Street			Number Street
		Chicago	 IL	60611	Chicago IL 60618
		Chicago		ZIP Code	Chicago IL 60618 City State ZIP Code
	How long employed the	re? <u>6 yr</u>			_2 mth
Part 2: Give Details About	Monthly Income				
Estimate monthly income as of spouse unless you are separated.		n. If you have noth	ing to repo	ort for any line, w	rite \$0 in the space. Include your non-filing
If you or your non-filing spouse had below. If you need more space, at			ormation fo	or all employers	for that person on the lines
				For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sale deductions). If not paid monthly,			2. \$	4333.33	\$2171.00_
3. Estimate and list monthly over	time pay.		3. + \$	0.00	+ \$0.00_
4. Calculate gross income. Add lin	ne 2 + line 3.		4. \$	4333.33	\$2171.00_

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Debtor 1

Charity T. Muhammad

First Name Middle Name

Last Name

Case number (if known)_

			For	Debtor 1			ebtor 2 or iling spouse		
(Copy line 4 here	→ 4.	\$	4333.33		\$	2171.00		
5. l	List all payroll deductions:								
	5a. Tax, Medicare, and Social Security deductions	5a.	\$	1072.50		\$	567.67		
	5b. Mandatory contributions for retirement plans	5b.	\$	0.00	-	\$	0.00		
	5c. Voluntary contributions for retirement plans	5c.	\$	95.33	-	\$	0.00		
	5d. Required repayments of retirement fund loans	5d.	\$	169.00	-	\$	0.00		
	5e. Insurance	5e.	\$	299.00	-	\$	0.00		
	5f. Domestic support obligations	5f.	\$	0.00	-	\$	0.00		
	5g. Union dues	5g.	\$	108.33	-	\$	0.00		
	5h. Other deductions. Specify: _Life & Disbility Insure	5h.	+\$	52.00		+ \$_	0.00		
6.	Add the payroll deductions . Add lines $5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h$.	6.	\$	1796.17		\$	567.67		
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2537.16	-	\$	1603.33		
8.	List all other income regularly received:								
	8a. Net income from rental property and from operating a business, profession, or farm								
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	-	\$	0.00		
	8b. Interest and dividends	8b.	\$	0.00	-	\$	0.00		
	8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive	ent							
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	-	\$	0.00		
	8d. Unemployment compensation	8d.	\$	0.00	-	\$	0.00		
	8e. Social Security	8e.	\$	0.00		\$			
	8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	ince 8f.	\$	0.00	-	\$	0.00		
	8g. Pension or retirement income	8g.	\$	0.00		\$	0.00		
	8h. Other monthly income. Specify:	8h.	+\$	0.00		Ψ_ +\$	0.00		
9.	Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	0.00] [\$_	0.00		
	Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	. \$_	2,537.16	+	\$	1,603.33	= \$41	40.49
11.	State all other regular contributions to the expenses that you list in Sche	edule .	 J.						
	Include contributions from an unmarried partner, members of your household, other friends or relatives.			ents, your roc	omm	ates, a	ınd		
	Do not include any amounts already included in lines 2-10 or amounts that are	not a	vailable	to pay expe	nses	s listed			2.00
	Specify:						11. •	+ \$	0.00
	Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of Column o					•		Combined	
13	Do you expect an increase or decrease within the year after you file this No.	form?	?					monthly ir	ncome
	Yes. Explain:								

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Fill in this information to identify your case:			
Charity T. Muhammad			
Debtor 1 Citatity 1. Multiatriffied First Name Middle Name Last Name	Check if this is:		
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	An amended fil	-	
United States Bankruptcy Court for the: NORTHERNDistrict ofILLINOIS	A supplement see expenses as of		petition chapter 13 date:
Case number	MM / DD / YYYY	_	
(If known)		g for Debtor 2	because Debtor 2
Official Form B 6J	maintains a se	parate househ	nold
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are filing together, be information. If more space is needed, attach another sheet to this form. On the top of (if known). Answer every question.			
Part 1: Describe Your Household			
1. Is this a joint case?			
No. Go to line 2. Yes. Does Debtor 2 live in a separate household?			
 □ _{No}			
Yes. Debtor 2 must file a separate Schedule J.			
2. Do you have dependents?	relationship to	Dependent's	Does dependent live
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent		age	with you?
Do not state the dependents'			No
names.			Yes
			☐ No ☐ Yes
			No
			Yes
			No
			Yes
			∐ No ☐ Yes
o De veus augustas andre a			res
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you are using this f	form as a supplement in	a Chapter 13 c	ase to report
expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule</i> applicable date.	e J, check the box at the	top of the form	and fill in the
Include expenses paid for with non-cash government assistance if you know the val of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form E		Your expe	ises
4. The rental or home ownership expenses for your residence. Include first mortgage	•		
any rent for the ground or lot.	4.	\$	995.00
If not included in line 4:		Ф	0.00
4a. Real estate taxes	4a.	Φ	0.00
4b. Property, homeowner's, or renter's insurance4c. Home maintenance, repair, and upkeep expenses	4b.	Φ	0.00
4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues	4c.	φ	0.00

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Debtor 1

Charity T. Muhammad

First Name Middle Name Last Name Case number (if known)______

		Your ex	penses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	240.00
6b. Water, sewer, garbage collection	6b.	\$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	160.00
6d. Other. Specify: Cable & Internet	6d.	\$	160.00
7. Food and housekeeping supplies	7.	\$	820.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	120.00
Personal care products and services	10.	\$	50.00
. Medical and dental expenses	11.	\$	160.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12.	\$	300.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	140.00
4. Charitable contributions and religious donations	14.	\$	0.00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	88.00
15d. Other insurance. Specify:	15d.	\$	0.00
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: IRS Tax repayment	16.	\$	150.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify: Auto repair & upkeep	17c.	\$	40.00
17d. Other. Specify:	17d.	\$	0.00
 Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 	18.	\$	0.00
9. Other payments you make to support others who do not live with you. Specify: Famiy Assistance	19.	\$	350.00
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your In	come.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
200. Maintonanoo, ropan, and aproop orponoo	20u.	\$	

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Case num Case num	nber (if known)	+\$	180.00
	21.	+\$	180.00
Your monthly expenses. Add lines 4 through 21.			
The result is your monthly expenses.	22.	\$	3953.00
Calculate your monthly net income.		¢	4140.49
23a. Copy line 12 (your combined monthly income) from Schedule I.23b. Copy your monthly expenses from line 22 above.	23a. 23b.	-\$	3953.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	187.49
Do you expect an increase or decrease in your expenses within the year after you file this for For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage. No. Yes. Explain here:			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Charity T. Muhammad	Case No.	
	Chapter	7
	/ Debtor	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS		LIABILITIES	OTHER
A-Real Property	Yes	1	\$	0.00		
B-Personal Property	Yes	3	\$	2,100.00		
C-Property Claimed as Exempt	Yes	1				
D-Creditors Holding Secured Claims	Yes	1			\$ 0.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$ 6,700.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	11			\$ 50,530.00	
G-Executory Contracts and Unexpired Leases	Yes	1				
H-Codebtors	Yes	1				
I-Current Income of Individual Debtor(s)	No	0				\$ 4,140.49
J-Current Expenditures of Individual Debtor(s)	No	o				\$ 3,953.00
TOTAL		21	\$	2,100.00	\$ 57,230.00	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re <i>Charity</i>	\boldsymbol{T} .	Muhammad			Case No.	
					Chapter	7
				/ Debtor		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$6,700.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$6,700.00

State the following:

Average Income (from Schedule I, Line 12)	\$4,140.49
Average Expenses (from Schedule J, Line 22)	\$3,953.00
Current Monthly Income (from Form 22A Line 12: OR. Form 22B Line 11: OR. Form 22C Line 20)	\$5,365.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$6,700.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$50,337.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$50,337.00

Document Page 34 of 49 Case No. ____ In re Charity T. Muhammad (if known) Debtor **DECLARATION CONCERNING DEBTOR'S SCHEDULES** DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR 22 sheets, and that they are true and I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of correct to the best of my knowledge, information and belief. Signature /s/ Charity T. Muhammad Date: 4/16/2015 Charity T. Muhammad [If joint case, both spouses must sign.] Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571. CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11.U.S.C. § 110) I certify that I am a bankruptcy preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Social security No.: Preparer: Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form Cases) 15-13672 Doc 1 Filed 04/17/15 Entered 04/17/15 07:38:19 Desc Main

Document Page 35 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Charity T. Muhammad	(Case No.	
fka Charity T. Wilhoite	,	_	(if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(2), (31).

1. Income from employment or operation of business

Debtor

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date:\$23,000.00app Wages from employment
Last Year: \$65,000.00 Wages from employment
Year before:\$65,000.app Wages from employment

Year to date:\$0.00 2015 None

Last Year: \$23,282.00 Pension disbursement Year before: \$15,000.00 Pension disbursement

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

 \boxtimes

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

- b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- * Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR
NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Richard S. Bass

Date of Payment:

Payor: Issac A. Muhammad

\$700.00

Address:
2021 Midwest Road

2021 Midwest Road Oak Brook, IL 60521

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor.

including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

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None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
None	20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
None	22. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
None	23. Withdrawals from a partnership or distribution by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
None	24. Tax Consolidation Group. If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes

of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

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If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	04/16/2015	Signature /s/ Charity T. Muhammad
		of Debtor
D-1-		Signature
Date		of Joint Debtor
		(if any)

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DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 34(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.			
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No.(Required by 11 U.S.C. § 110.)		
If the bankruptcy petition preparer is not an individual, state the name, title (if any), a person, or partner who signs this document.	address, and social-security number of the officer, principal,, responsible		
Address			
X Signature of Bankruptcy Petition Preparer	 Date		
Names and Social-Security numbers of all other individuals who prepared or assisted not an individual:	d in preparing this document unless the bankruptcy petition preparer is		

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	EASTERN DIVISION	
In re Charity T. Muhammad	Case Chapt	_
		perty of the estate.
Property No.		
Creditor's Name : None	Describe Property Securing Del	bt:
Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain Property is (check one): Claimed as exempt Not claimed as Part B - Personal property subject to unexpired leas additional pages if necessary.)		avoid lien using 11 U.S.C § 522 (f)).
Property No. Lessor's Name: None	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
and/or personal property subject to an unexpire		uring a debt
	Debtor: /s/ Charity T. Muhammad Joint Debtor:	
	·	

Rule 2016(b) (8) (a) Sease 15-13672 Doc 1 Filed 04/17/15 Entered 04/17/15 07:38:19 Desc Main Document Page 44 of 49

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In ro	Charity T. Muhammad		Case No.
IIIIE	Charity T. Muhammad fka Charity T. Wilhoite		Chapter 7
		/ Debtor	

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.

Attorney for Debtor: Richard S. Bass

- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 335.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 04/16/2015 Respectfully submitted,

X/s/ Richard S. Bass
Attorney for Petitioner: Richard S. Bass

Law Office of Richard S. Bass LTD 2021 Midwest Road Suite #200 Oak Brook IL 60523 630-953-8655

rbass@corpoffices.com

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Charity T. Muhammad	Case No.
fka Charity T. Wilhoite	Chapter
	/ Debtor

Attorney for Debtor: $\$ **Richard S. Bass**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: 04/16/2015 /s/ Charity T. Muhammad Debtor

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Attn: Patient Accts 8901 W Lincoln Ave Milwaukee, WI 53227

Advocate Christ Medical Center Attn: Patient Accts 4440 West 95th Street Oak Lawn, IL 60453

Advocate Christ Medical Center RE Consultants Pathology 4440 West 95th Street Oak Lawn, IL 60453

Advocate Christ Medical Center RE High Technology MRI 4440 West 95th Street Oak Lawn, IL 60453

Advocate Medical Group Attn: Patient Accts PO Box 92523 Chicago, IL 60675-2523

Affiliated Radiologists, SC Attn: Patient Accts Dept. 4104 Carol Stream, IL 60122-4104

AT&T
Attn: Collections
PO BOX 5080

Carol Stream, IL 60197-5080

Chase Auto Finance National Bankruptcy Dept PO Box 901076 Fort Worth, TX 76101-2076

Comcast

Attn: Bankruptcy Dept 1711 E. Wilson St Batavia, IL 60510-1470

Consultants Pathology Re Patient Accts

Convergent Oursourcing Inc RE: Chase Bank 10750 Hammerly Blvd #200 Houston, TX 77043

Credit Acceptance Corp Attn Bankruptcy Dept 25505 W. 12 Mile Road #3000 Southfield, MI 48034

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Attn: Bankruptcy Dept 3702 W. Sauk Trail Road Richton Park, IL 60471

Enterprise Rent A Car Attn: Loss Prevention Dpt PO BOX 405738 Atlanta, GA 30384-5700

First Progress Card RE Collection Dept PO Box 84010 Columbus, GA 31908-4010

Harris & Harris LTD RE: Advocate Christ Med Ctr 222 Merchandise Mart, #1900 Chicago, IL 60654

Health Lab (Central DuPage H)
Attn: Patient Accts
25 N. Winfield Rd
Winfield, IL 60190-1295

Health Lab.
Attn: Patient Accts
25 N. Winfield Rd
Winfield, IL 60190

High Technology Inc Attn: Patient Accts

Internal Revenue Service Centralized Insolvency Operat PO BOX 7346 Philadelphia, PA 19101-7346

Little Company Mary Hospital Attn: Patient Accts 2800 W. 95th Street Evergreen Park, IL 60805

Little Company Mary Hospital Attn Patient Accts 2800 W. 95th St Evergreen Park, IL 60805

M3 Financial Services RE: St. Bernard Hosp PO BOX 7230 Westchester, IL 60154

Marsha E Gorens MD Attn: Patient Accts PO BOX 2154 Bedford Park, IL 60499-2154

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Attn: Patient Accts 14400 S John Humphrey Dr #200 Orland Park, IL 60462-2638

Midwest Diagnostic Pathology Attn: Patient Accts 75 Remittance Dr, #3070 Chicago, IL 60675-3070

Charity T. Muhammad 6148 S. Maplewood Apt#2 Chicago, IL 60629

Northwestern Medical Group Attn: Patient Accts 26609 Network Place Chicago, IL 60673-1266

Oaklawn Radiology Imaging Consult Attn: Patient Accts 37241 Eagle Way Chicago, IL 60678-1372

Peoples Gas Attn Special Projects-130 E. Randolph St Chicago, IL 60601-000

Piyush C Buch MD & Assoc Attn: Patient Accts 7480 W College Dr #203 Palos Heights, IL 60463-1195

Portfolio Recovery Associates RE: Holy Cross Hosp PO BOX 12914 Norfolk, VA 23541

Preferred Open MRI Attn: Patient Accts 4200 W. 63rd St Chicago, IL 60629

Reflections of Health Integrative Care C Attn: Patient Accts 6640 S Cicero Ave #202 Chicago, IL 60638-5836

Richard S. Bass 2021 Midwest Road Suite #200 Oak Brook, IL 60523

Rush University Med Center Attn: Patient Accts 1700 W. Van Buren St #161 TOB Chicago, IL 60612

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Rush Upocument Medage 49 of 49 Attn: Patient Accts

75 Remittance Dr, Dept 1611 Chicago, IL 60675-1611

Rush-Prebryterian Hospital Attn Patient Accts PO Box 73952 Chicago, IL 60673-7952

Sprint

Attn: Bankruptcy Dept PO BOX 660092 Dallas, TX 75266-0092

Tate & Kirlin Associates RE: Applied Bank 2810 Southamption Road Philadelphia, PA 19134

T-Mobile
Attn Collection Dept
PO Box 742596
Cincinnati, OH 45374-2596

United Recovery Service LLC RE: Advocate Health Ctr 18525 Torrence Ave #C-6 Lansing, IL 60438

University Anesthesiologists Attn: Patient Accts PO BOX 128 Glenview, IL 60025-0128

US Cellular Attn: Collection-Bankruptcy Dp PO Box 0203 Palatine, IL 60055-0203

Verizon Wireless Attn: Bankruptcy Dept 26935 Northwestern Hwy #100 Southfield, MI 48033

Verizon Wireless Attn: National Recovery Dept PO BOX 1850 Folsom, CA 95630

Womens Healthcare of IL Attn: Patient Accts 9730 S Western Ave #100 Evergreen Park, IL 60805